

DETAILED ACTION

1. In view of the Appeal Brief filed on 03/12/10 PROSECUTION IS HEREBY REOPENED. New grounds of rejections are set forth below.

To avoid abandonment of the application, appellant must exercise one of the following two options:

(1) file a reply under 37 CFR 1.111 (if this Office action is non-final) or a reply under 37 CFR 1.113 (if this Office action is final); or,

(2) request reinstatement of the appeal.

If reinstatement of the appeal is requested, such request must be accompanied by a supplemental appeal brief, but no new amendments, affidavits (37 CFR 1.130, 1.131 or 1.132) or other evidence are permitted. See 37 CFR 1.193(b)(2).

2. Claims 1-5, 8-22 remained pending.

Claim Rejections - 35 USC § 102

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3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

4. Claims 1-5, 8-22, are rejected under 35 U.S.C. 102(b) as being anticipated by Linehan U.S Patent 6, 327, 578.

As per claim 1, Linehan discloses a system for processing electronic payment transaction data comprising:

a front-end system (i. e, acquirer bank”) to receive transaction data from one or more merchants, a back-end system (“i. e, issuer bank”) to receive payment data from two or more payment systems (see column 3 para lines 13-65 and column 4 lines 1-57) and means for correlating at least one data table entry in the transaction data with at least one data table entry in the payment data (see column 7 lines 39-54).

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As per claim 3, Linehan discloses wherein the front-end system further comprises a transaction detail system receiving one or more of the group comprising rental pickup date, rental return data, rental agreement data, rental agreement value (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 4, Linehan discloses wherein the front-end system further comprises a fuel transaction system to receive one or more of the group comprising vehicle identification data, odometer data, and driver data (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 5, Linehan discloses wherein the front-end system further comprises a restaurant transaction system to receive one or more of the group comprising tip data, employee number, food transaction identifier, and beverage transaction identifier (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 8, Linehan discloses wherein the back-end system further comprises a deposit correction system receiving one or more of the group comprising processing date, batch identification, outlet identification, deposit correction notice, exception code number, merchant outlet number, transaction identification number, loaded date, control identification number (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 9, Linehan discloses wherein the back-end system further comprises a reversal system to receive one or more of the group comprising case number, iteration number, sequence number, reversal date, chargeback amount field, chargeback date field, chargeback reason identification, acquirer reference number, original reference 5 number, outlet identification, card brand transaction date, and loading date (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 10, Linehan discloses a method for presenting transaction data comprising:

receiving transaction data generated by two or more merchants receiving payment data generated by two or more payment systems (see column 3 para lines 13-65 and column 4 lines 1-57) means for correlating at least one data table entry in the transaction data with at least one data table entry in the payment data (see column 7 lines 39-54).

As per claim 11, Linehan discloses further comprising displaying at least one data field from the transaction data table entry with at least one data field from the payment data table entry (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 12, Linehan discloses wherein displaying at least one data field from the transaction data table entry comprises displaying at least one transaction detail data field (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 13, Linehan discloses wherein displaying at least one data field from the transaction data table entry comprises displaying at least one fuel transaction data field (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 14, Linehan discloses wherein displaying at least one data field from the payment data table entry comprises displaying at least one payment transactions data field (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 15, Linehan discloses wherein displaying at least one data field from the payment data table entry comprises displaying at least one disposition data field (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 16, Linehan discloses wherein displaying at least one data field from the payment data table entry comprises displaying at least one deposit correction data field (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 17, Linehan discloses wherein displaying at least one data field from the payment data table entry comprises displaying at least one reversal data field (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 18, Linehan discloses a system for reporting electronic payment transaction data comprising:

a transaction system that receives front-end (i. e, acquirer bank”) transaction data from one or more merchant systems and payment data from one or more payment (see column 3 para lines

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13-65 and column 4 lines 1-57) systems reporting system that correlates at least one data table entry in the transaction data with at least one data table entry in the payment data (see column 7 lines 39-54).

As per claim 19, Linehan discloses wherein the front-end system receiving the transaction data from the one or more merchants comprises a front end credit card transaction processing system performing credit card transaction processing prior to submission of credit card transactions to a credit card account holder for payment (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 20, Linehan discloses wherein the back-end system receiving the payment data from the one or more payment systems comprises a back-end credit card transaction processing system performing credit card transaction processing after submission of credit card transactions to a credit card account holder for payment (see column 2 para 0018 and column 6 para 0068, 0070 and column 7 para 0071, 0077, and column 8 para 0081-0082 and claims 16, 22, 23, 25).

As per claim 21, Linehan discloses further comprising means for receiving a report request(see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

As per claim 22, Linehan discloses further comprising means for generating transaction detail data (see column 3 para lines 13-65 and column 4 lines 1-57 and column 7 lines 39-54 and column 8 lines 1-65).

Conclusion

Response to Arguments

5. Applicant "s arguments filed on 03/12/10 are not persuasive for the following reasons.
6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B. Graham whose telephone number is 571-272-6795. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alexander Kalinowski/

Supervisory Patent Examiner, Art Unit 3

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